

POETRY.

From the New-York Mentor.

WISDOM.

"Her ways are ways of pleasantness, and all her paths are paths of peace."
[Should any of our readers not know the nature of our acrostic, we would inform them that the first letters of the following lines form the above sentence.]

How "passing strange" that truth so plain,
E'er falls on youthful ear in vain!
Regardful still as youth we know,
Wherever pleasures points to go,
A las! when Virtue leads the way,
Youth lingers, pauses to obey!
Say, whence the cause? Some doubt, I fear,
A rises in the youthful breast,
Respecting what so oft they hear
Enforced, that Virtue's ways are best.
Why, then, go question those who've tried,
All paths where happiness is sought,—
Yield not, though Wisdom's voice has cried,
Seek those who have experience pour.

O him, the sprightly and the gay,
For whom life seem'd one summer's day,
Paffio! Folly's, Fashion's son,
Let him confess the race he run.
Envy, vexation, misery, shame!
Are the chief joys which he can name.
Still when he show'd his new-cut coat,
A nother came of newer note,
N or could he shun this haunting curse,
Till tailor's hand had spoilt his purse.

Now, with a more respectful grace,
Enquire of her, whose painted face
So healthful looks,—ah! sad to tell,
She cannot answer!—She's unwell!
Ask ye the cause? I'll tell you true!
Nothing beneath the sun is new;
Dellia, from fashion hoped for fame,

And a new-fangled dress had bought;
Lucy, whose feeling was the same—
Lucy,—the self-same pattern sought.
Hence her distress! From her we learn,
Envy is Fashion's chief return.
Require my youthful readers more,
Perhaps, they'll knock at yonder door:
A MAN OF PLEASURE dwells therein,
'Tis the abode of guilt,—of sin!

Hear you his groans—deep-breathing out?
Sufficient this for every doubt.
And now, as justice well may claim,
Return we,—and inquire of those
Employ'd in pleasures void of blame—
Pleasures which Folly never knows,
Ask them, if when the night comes on,
They sorrow that the day is gone?—
Hear their reply—in cheerful glee—
Such may the virtuous ever be!

Or would you, Virtue's sons attend
Further—where all their labors end?
Partake the last—the dying scene?
E'en be it so!—bright, yet serene,
Appears their setting, as the sun's decrease!
Can you, or need you, ere their tongue shall
cease,
Inquire if Virtue's paths are paths of peace?

THE TOOTH-ACHE.

"I smoked twelve boxes of cigars,
(Tis nothing but the truth,)
I chewed tobacco—full a pound,
To sooth my aching tooth.
I filled it up with opium,
I ate not any food—
I swallowed quarts of aque drops,
But ache my grinder would.
At last I swore I'd have it out,
And to the dentist went—
But when I sat me in his chair,
My woe I did repent.
And when his bloody instruments
Were ranged before my sight,
I jumped full five feet from the floor,
And yelled with all my might.
"My friend," said he, "I'll draw your tooth
With less degree of pain
Than any dentist in the town."
I sat me down again.
He took hold with his savage things—
I uttered a loud cry—
"Dear sir," said he, "you hurt you not!"
"Dear sir," said I, "I hurt you!"
He gave a most infernal wrench—
I wished that I was dead—
For all the torments in the world
Seemed centered in my head.
He pulled, he tugged—then out it came,
That horrid tooth of mine—
The monster nearly broke my jaw,
AND CHARGED ME SIX-AND-NINE!

REVENGE TO THE VERY LETTER.

As John and Mary sat at dinner,
Mary exclaimed, in playful rage,
"I'll pinch thee arm as I'm a sinner,
And make thee suffer, I'll engage."
Said John, "Were we in serious strife,
And you would dare a pinch to give,
I'd give you such a pinch, good wife,
You'd ne'er forget it while you live."
"A pinch for but a pinch," oh dear,
"That's very hard," was Jane's reply,
"I would serve," quoth John, "to point out
clear,
The difference 'tween 'U' and 'I'."

ADVICE TO YOUNG LADIES.

Defest disguise; remember 'tis your part
By gentle fondness to retain the heart;
Let duty, prudence, virtue, take the lead,
To fix your choice—but from it ne'er recede.
Dispel coquetry—spurn the shallow fool,
Who measures out dull compliments by rule,
And without meaning, like a chattering jay,
Repeats the same dull strains throughout the
day.
Are men of sense attracted by your face,
Your well turned figure, or your compound
grace?
Be mild and equal, moderately gay,
Your judgment rather than your wit display.

LAWS OF MAINE.

An ACT to regulate Banks and Banking.

Sec. 1. *Be it enacted by the Senate and House of Representatives in Legislature assembled.* That from and after the passing of this Act, every Bank which shall receive a charter from or by authority of this State and every Bank whose capital shall be increased or diminished, or whose charter shall be extended, shall be governed by the following rules and subjected to all the duties, limitations, restrictions, liabilities and provisions contained in this act.

SEC. 2. *Be it further enacted,* That every Bank incorporated by the authority aforesaid, shall be a corporation by the name of the President, Directors and Company of the Bank (the blank to be filled as the law may require) capable in law to sue and be sued to final judgment and execution, to have and use a common seal, and the same at pleasure to establish and put in force such by-laws and regulations as to them shall appear necessary and convenient for the government of said corporation, and at any legal meeting of the stockholders duly called therefor, by a majority of votes, the same to alter, amend or annul and to substitute others in their place as shall seem to them right and expedient, which being entered on their books shall be valid and binding: *Provided,* That such by-laws and regulations shall in no wise be contrary to the Constitution and laws of this State. And said Banking Corporations are hereby made capable in law to have, hold, purchase, receive, possess and retain to them, their successors and assigns, land, rents, tenements and hereditaments to an amount authorized by law, with power to bargain, sell and dispose of the same, and to loan and negotiate their moneys and effects, by discounting on banking principles on such security as they think advisable: *Provided,* that no loan shall be made by any Bank upon pledge of its own stock, nor shall any Bank discount notes, bills of exchange, drafts, or other security for the payment of money, without at least two responsible names as principals, sureties or endorsers thereon, (and for this purpose any firm composed of one or more members are to be considered as one person) and no loan shall be made to any stockholder until the full amount of his shares shall have been paid into the bank.

Sec. 3. *Be it further enacted,* That no Bank, except such as is now incorporated, shall go into operation, make discounts, notes, money, emit bills or promissory notes, until fifty per centum, at least of its capital stock shall have been paid in gold or silver money, and shall then be in its vaults, which shall have been examined by three commissioners appointed by the Governor, with the advice and consent of the Council, whose duty it shall be, at the expense of the Bank, to examine and count the money actually in the vaults, and to ascertain by the oaths of a majority of the Directors of said Bank, that its capital hath been paid in by the Stockholders of said Bank towards payment for their respective shares, and not for any other purpose, and that it is intended to have it therein remain as part of said capital, and to return a certificate thereof to the office of Secretary of State, and no part of the capital stock of any Bank, shall be sold or transferred, except by execution or distress, or by administrators or executors, until the whole amount shall have been paid in.—And the capital stock of each and every Bank which shall receive a charter from or by authority of this State, shall be paid in, in gold and silver money in manner following, to wit: one half within six months after the receiving said charter.

Sec. 4. *Be it further enacted,* That the amount of bills issued by any Bank, shall not at any one time exceed fifty per centum beyond the amount of the capital stock actually paid in, including all bills issued by such Bank, whether in the hands of agents or otherwise; and no loan or discount shall be made, nor shall any bill or note be issued by said corporation or by any person on their account, in any other place than at the said Bank.

Sec. 5. *Be it further enacted* That the total amount of debts which any Banking Corporation shall at any time owe, whether by bond, bill, note or other contract, shall not exceed twice the amount of capital stock actually paid in, exclusive of the sums due on account of deposits; nor shall there be due to said Corporation at any one time, more than double the amount of its capital stock actually paid in. In case of excess of debts so due from said Bank, the Directors, under whose administration it shall happen, shall be liable for the same in their private capacities. And in an action of debt may in such case be brought against them or any of them, their heirs, executors, or administrators, in any Court proper to try the same, by any creditor

or creditors of said corporation, and may be prosecuted to final judgment and execution, any condition, covenant or agreement to the contrary notwithstanding. But this shall not be construed to exempt such Bank, or the lands, tenements, goods or chattels of the same, from being also liable for, and chargeable with said excess. *Provided* however, that such of said Directors who may have been absent when said excess was contracted or created, or who may have dissented from the resolution or act whereby the same was contracted or created, may respectively exonerate themselves from being so liable as Directors, by forthwith giving notice of the fact, and of their absence or dissent to the Governor and Council, and the Stockholders at any general meeting which they shall have power to call for that purpose.

Sec. 6. *Be it further enacted,* That no banking corporation within and under the authority of this State, shall vest, use or improve any of its monies, goods, chattels or effects in trade or commerce, but any corporation aforesaid may sell all kind of personal pledges lodged with it by way of security, to an amount sufficient to reimburse the sum loaned with interest and expenses. Every banking corporation aforesaid may hold real estate, lands and tenements, requisite for the convenient transaction of its business not exceeding twelve per centum on the amount of its capital stock, unless they have been or shall be thereto specially authorized, exclusive of what it may hold on mortgage, receive on execution or take as security for or in the payment of any debt to said corporation.

Sec. 7. *Be it further enacted,* That no bank shall have less than five, nor more than nine Directors, (exclusive of such as may be appointed by Governor or Council as hereinafter provided) a majority of whom shall be residents in the County where such bank is located, and none but a member of the Corporation for which he is chosen as a Director, being a citizen of and resident in this State shall be eligible to that office, nor shall any two members of a co-partnership be Directors of the same Bank at one and the same time, or any be a Director in two Banks at one and the same time.—The Directors shall choose one of their own number to act as President, and in case of the absence of the President, a chairman may be appointed, for the time being. The assent of a majority of the Directors shall always be necessary for the transaction of business. The Stockholders may make the President such compensations shall appear to them reasonable.

Sec. 8. *Be it further enacted,* That the Directors shall be chosen by ballot annually at a meeting of the Stockholders to be held on the first Monday in October, at such place within the town where said Bank is established as the President and Directors for the time being may designate, by giving public notice thereof fourteen days previous thereto, and if there be no newspaper printed in said County, then in some one published at the seat of Government. The number of votes to which each Stockholder shall be entitled in the choice of Directors and for all other purposes, shall be according to the number of shares he shall hold, in the following proportions, that is to say,—for one share, one vote and every two shares above one shall give a right to one vote more, provided no one member shall have more than twenty votes, and absent members may vote by proxy, such proxy being authorized in writing; vacancies occurring in the board of Directors before the expiration of the term for which they were chosen, may be filled at any meeting of the Stockholders, called for that purpose as herein before provided. The Directors shall also have power to call special meetings of the Stockholders, as often as they think the interest of the corporation may require it, giving the same notice as before provided.

Sec. 9. *Be it further enacted,* That the Directors shall make half yearly dividends of the profits of the Bank. The Directors shall have power to appoint a Cashier, Clerks, and such other officers for carrying on the business of the Bank, with such salaries as to them shall seem meet, and such Cashier Clerks and other officers shall retain their places until removed therefrom, or others are appointed in their stead. *Provided,* That such Cashier shall not be one of the Directors of the Bank to which he is so appointed.

Sec. 10. *Be it further enacted,* That the Cashier and Clerks before they enter on the duties of their respective offices shall be sworn, and shall also give bond or bonds with two or more sureties to the satisfaction of the Board of Directors, conditioned for the faithful performance of the duties of their respective offices: *Provided,* that in no case shall the bonds given by any Cashier be signed by any Director of the corporation to

which he is appointed, nor shall any given by a Cashier be taken for less sum than twenty thousand dollars. It shall be the duty of the Cashier of any Bank aforesaid to call special meetings of the stockholders at any time hereafter, on the application in writing, of the proprietors of fifteen per centum of the capital stock thereof, by giving fourteen days' public notice of such meeting in the manner provided by the eighth section of this Act, and in case of refusal by such Cashier, said proprietors may apply to any Justice of the Peace in the County where said Bank is located, who is hereby authorized to call such meeting, giving notice as before provided.

Sec. 11. *Be it further enacted,* That in case the officers of any banking corporation aforesaid in the usual banking hours shall refuse or delay payment after the demand made at the bank, in gold or silver money of any note or bill of said corporation there presented for payment, such corporation after fifteen days from such demand shall be liable to pay as additional damages at the rate of twentyfour per centum per annum for the time during which such payment shall be delayed or refused from and after fifteen days; *Provided* however, That such penalty shall cease upon a legal tender being made to the owner, or owners of any bills demanded as aforesaid at his or their place of residence, or to his or their attorney, of the amount of such bills and all costs, interest and damages which may have accrued at the time of such tender.

Sec. 12. *Be it further enacted,* That every bank shall be kept in the town in which it is, or shall be originally established.

Sec. 13. *Be it further enacted,* That upon any requisition of the Legislature, each banking corporation shall loan to the State a sum not exceeding five per centum on its capital stock at any one time, reimbursable by five annual instalments, or at any shorter period, at the election of the State, with the annual payment of interest at a rate not exceeding five per centum per annum; *Provided,* That the State shall never at any one time, stand indebted to any corporation without its consent for a larger sum than ten per centum of its capital. It shall be the duty of the Treasurer of this State, whenever he shall have occasion to borrow any sum of money of any incorporated bank, under and by virtue of any authority for that purpose, given by any Act or Resolve of this State, to give notice in writing to the President or Cashier of the Bank or Banks named in such Act or Resolve of the amount which he has occasion to borrow, and demand of said bank a loan of the same, conformably to the provisions of this Act, and the State will hold itself responsible for any money borrowed of any bank by the treasurer; *Provided,* That the notice demanding such loan shall be accompanied by an attested copy of such Act or Resolve, and shall be approved by the Governor in writing.

Sec. 14. *Be it further enacted,* That the State shall have a right whenever the Legislature shall make provision by law to subscribe on account of the State a sum not exceeding one tenth part of the capital stock of any Bank whose charter shall be extended, or which may hereafter be incorporated by authority of this State, to be added to the capital stock of said company, subject to such rules, regulations and provisions as shall be by the Legislature made and established as to the management thereof with the right of appointing one Director.

Sec. 15. *Be it further enacted,* That every Bank shall be liable to pay to any bona fide holder the original amount of any note of said Bank, altered in the course of its circulation to a larger amount, notwithstanding such alteration, and shall also be obliged to receive in payment for all debts due such Bank the bills issued by the same.

Sec. 16. *Be it further enacted,* That every Bank shall annually pay to the Treasurer of the State, for the use of the same, a tax of one per centum upon the amount of its capital stock paid in, one half of which shall be paid within ten days after the first Monday of October, and the remainder within ten days after the first Monday of April in each year.—And if any Bank shall neglect to pay the aforesaid tax within the space of thirty days after the same shall become due, it shall be the duty of the Treasurer to issue a warrant of distress directed to the Sheriff of the County, in which such bank is located, or his Deputy, commanding them to levy and collect the sum due from the estate and effects of such Bank, which warrant shall be in the same form, mutatis mutandis, as warrants of distress against delinquent Sheriffs are directed by law to be issued.

Sec. 17. *Be it further enacted,* That it shall be the duty of the Directors of the several Banks incorporated by and within this State, once in five years to have all the weights used in their respective Banks compared, proved and sealed by

the Treasurer of this State, or by some person specially authorized by him for that purpose; shall supersede, so far as respects such Banks, the sealing of their weights by the Town or District sealer. And no tender of gold by any Bank in this State weighed with weights other than those compared, proved and sealed as aforesaid, shall be legal. And to prevent the unavoidable imperfection of scale beams from operating unequally in payments of gold, the payer or receiver may require that the gold shall be weighed in each scale, and the mean weight resulting therefrom shall be considered as the true weight.

Sec. 18. *Be it further enacted,* That shares in any Bank shall be liable to be attached on mesne process and taken in execution and sold agreeably to the provisions contained in an Act entitled "an Act respecting the attachment of property on mesne process, and directing the issuing, extending and serving of executions," passed in the year of our Lord one thousand eight hundred and twenty-one.

Sec. 19. *Be it further enacted,* That the lands, tenements and hereditaments of any Bank may be taken in execution and sold at public vendue, to the highest bidder, and in every such case the officer who shall levy such execution, shall be empowered to execute to the purchaser, good deed or deeds of any such lands, tenements or hereditaments, having first given notice of the time and place of sale at least fourteen days previous thereto, in two or more public places in town or place where such tenement lie, and also in some newspaper printed in the county, and if there be no newspaper printed in said county then in some one published at the seat of Government. And all deeds and conveyances of any such lands, tenements or hereditaments, duly executed as aforesaid, shall be good and effectual in law to transfer to the purchaser, his heirs and assigns forever, all the right, title and interest therein, which belonged to said corporation. And the officer who may levy any such executions, shall be authorized and empowered to adjourn the vendue from time to time, not exceeding seven days at any one time, until the sale of such real estate shall be completed. All the right, title, and interest of any Bank, in any lands, tenements or hereditaments, which have been or shall be mortgaged for security of any debt due or assigned to such Bank, shall be liable to be seized and sold at Public Auction in the same manner as is prescribed for the sale and conveyance of the real estate of such Banks. And any debt secured by such mortgage and due to such Bank at the time of the sale of such mortgages, shall pass by deed of conveyance, executed by the officer who shall serve such writ of execution, and be completely, and to all intents and purposes transferred to and vested in such purchaser; and such purchaser, or his legal representatives, may in his own name, maintain any action proper to recover such debt, or to obtain possession of such lands, tenements or hereditaments, which might have been maintained in the name of such Bank, had no such sale been had; and a copy of such mortgage deed, duly certified by the Register of Deeds for the County or District where such lands are situate and where such mortgage deed shall be recorded, shall be considered prima facie evidence, of such mortgage deed. And it shall be the duty of the Cashier or Clerk of such Bank, on reasonable request, to furnish the officer who shall serve such execution, or the judgment creditor, with a certified copy of the note or obligation secured by such mortgage, together with a copy of all the endorsements thereon, and a statement of all such payments as shall have been made thereon by such debtor, and after sale of such mortgage, to deliver said note or obligation to the purchaser thereof. No gift, sale, transfer, conveyance or endorsement, of such note or mortgage made by such Bank, after notice duly filed at the office of the Register of Deeds of said County or District, or otherwise given to the party to be effected thereby, of the seizure thereof on execution by such officer, for the purpose of sale under this act, shall have any validity, force or effect against such purchaser under such sale at auction, and the same shall be adjudged null and void except only, between the Bank and the person to whom the Bank, shall make such gift sale, transfer, conveyance or endorsement, his heirs, executors, administrators and assigns.

Sec. 20. *Be it further enacted,* That all bills issued from any Bank, shall be signed by the President and Cashier thereof: *Provided* however, That all bills which shall get in circulation, signed by either the President or Cashier thereof through the agency or neglect of any officer of the Bank, shall be binding on the Corporation. Every Bank within this State, may issue bills under five dollars to the amount of twenty-five per

centum of its capital actually paid in and no more: but no Bank shall issue bills of a less denomination than one dollar, under a penalty of one hundred dollars for each offence. All bills shall be issued in the names of the President, Directors, and Company of the Bank issuing them; but no Bank shall issue any note, bill or check, draft facility, or certificate payable at a future day, or bearing interest. No Bank in this State shall be permitted to take any greater rate of interest, or discount on any note, draft or security than at the rate of six per centum per annum, whether such loan be made in specie or otherwise, or agreement made to pay such loan in specie, or at a place other than the Bank making such discount, but such interest or discount may be calculated and taken according to the established rules of Banking: *Provided however*, That in discounting drafts or inland bills of exchange, the Bank so discounting the same may charge over and above the rate of interest aforesaid, the then existing rate of exchange between the place where such draft may be discounted and the place where the same is payable.—No Bank shall issue any bill, note, check or draft, redeemable at such Bank in any other manner than by payment in specie; but every incorporated Bank, which shall issue any bill, note, check or draft redeemable in any other manner than by payment in specie on demand, or payable at any place other than the place where such Bank is by law established, and kept, shall be liable to pay the same in specie to the holder thereof on demand at the said Bank, without a previous demand at the Bank or place where the same is on the face thereof made payable. And if the Bank which issued the same shall neglect or refuse to pay on demand, made as aforesaid, any bill, note, check or draft, such Bank shall be liable to pay to the holder thereof, two per cent per month damages, from and after fifteen days from such demand as before provided in this act: *Provided however*, That nothing herein contained shall extend to any other check or draft drawn by the President or Cashier of any Bank within this State, on any other Bank, either within or without this State, but all such checks or drafts shall first be presented for payment at the Bank on which the same shall be drawn, and in default of payment, the holder shall be entitled to recover against the Bank which issued the same, the amount of such check or draft with two per cent per month, on the amount thereof, from and after the time when such check or draft shall have been refused payment at the Bank issuing the same as additional damages in any action against such Bank for the recovery of such check or draft: *Provided however*, That nothing herein contained, shall restrain any President or Cashier from drawing any check or draft on any bank or other Bank, or on any person or persons, or body or bodies politic or corporate and deposited in such Bank, and every person assisting and aiding therein, being thereof duly convicted in any Court of this State, having jurisdiction of such offence, shall be deemed in so doing to have committed the crime of larceny—shall be punished by solitary imprisonment in the State Prison for a period not exceeding one year, and by confinement afterwards to hard labor in the State Prison for a period not less than three years, nor exceeding ten years, according to the degree and aggravation of the offence.

Sec. 22. *Be it further enacted*, That the Cashier of every Bank shall make a return of the state of such Bank as it existed at two o'clock P. M. of the first Saturday in any month, whenever there-to required by the Governor, and shall transmit the same to the office of the Secretary of State, within such time as shall be directed by the Governor in his requisition aforesaid; which return shall specify the amount due from the Bank, designating in distinct columns the several particulars included therein, and the said return shall be made in the following form, viz:

Capital Stock,	State of
Bills in circulation,	Bank on the first Saturday of
Net profits on hand,	18
Balances due to other Banks,	2 o'clock P. M.
Cash deposited including all sums whatsoever due from the Bank not bearing interest, its bills in circulation, profits and business due to the other Banks excepted,	
Cash deposited bearing interest,	
Total amount due from the Bank,	
Gold, Silver and other coined metals in its Banking House,	
Real Estate,	
Bills of other Banks incorporated in this State,	
Balances due from other Banks,	
Amount of all debts due, including notes, bills of exchange, & all stocks and funded debts of every description, excepting the balances due to other Banks,	
Total amount of the resources of the Bank,	

Rate and amount of the last dividend and when declared,
Amount of reserved profits at the time of declaring the last dividend,
Amount of debts due and not paid, and considered doubtful.

which return shall be signed by the Cashier of each Bank respectively, who shall make oath or affirmation before some magistrate qualified to administer oaths, to the truth of said return according to his best knowledge and belief.—And the Cashier of every Bank shall also make a return under oath whenever required by the Legislature of the names of Stockholders and the amount of stock owned by each. And a majority of the Directors of each Bank shall certify and make oath or affirmation before the same magistrate as their respective Cashiers, that the books of such Bank indicate the state of facts so returned by their Cashier, and that they have full confidence in the truth of the return so by him made.

Sec. 23. *Be it further enacted*, That the Secretary of State be, and he hereby is authorized and directed to procure at the expense of the State, printed copies of the form of the first return required by this act, and to furnish four such copies of the same, to the Cashier of every Bank in the month of March or April annually.

Sec. 24. *Be it further enacted*, That it shall be the duty of the Secretary of State, after he shall have received the returns from the several Banks, made on the first Monday of June in each year as aforesaid, to cause to be prepared and printed, a true abstract from these returns each column to be footed up, as soon as practicable after they shall have been received, and the Secretary shall transmit by mail one copy thereof to the Cashier of each Bank incorporated by authority of this State.

Sec. 25. *Be it further enacted*, That the President, Directors and Company of any Bank established by the authority of this State on application to the present Legislature, or any Legislature which may hold a session previous to the expiration of any charter heretofore granted and with the assent thereof shall be authorized to continue its operations as a Banking Company for the further period of sixteen years, from and after the first Monday of October next, with all the power and privileges, and subject to all the duties and requirements of this Act.

Sec. 26. *Be it further enacted*, That no bill or note of the denomination of one hundred dollars or less shall be issued by any Bank aforesaid unless the same shall be impressed from Perkins's stereotype plate: *Provided*, That no greater sum than one cent shall be charged for each bill, impressed from the class of plates on which is the fine writing, nor more than two cents for bills of either of the other classes—but the Legislature may at any time hereafter authorize and require the use of any other plates.

Sec. 27. *Be it further enacted*, That the aggregate of all the debts due from the Directors of any Bank, or any of the principals, endorsers, or sureties, shall not at any one time exceed thirty-three and one third per cent of the capital stock. And no stockholder in any Bank, shall at any one time hold and own more than twenty per cent of the Capital Stock.

Sec. 28. *Be it further enacted*, That in case of any loss or deficiency of the capital stock in any Bank aforesaid, which shall arise from the official mismanagement of the Directors, the persons who are Directors at the time of such mismanagement shall in their private and individual capacities be respectively liable to pay the same; and in case of their inability to pay such loss or deficiency, the persons who are Stockholders at the time of such official mismanagement shall be liable in the same manner as Directors: *Provided however*, That in no case shall any one Stockholder be liable to pay a sum exceeding the amount of stock actually then held by him. And *Provided further*, That the liability of such Stockholder as aforesaid, shall not continue beyond the term of one year from and after the time he shall have duly transferred his stock pursuant to the provisions of this Act.

Sec. 29. *Be it further enacted*, That the holders of stock in any Banking corporation aforesaid in this State, when its charter shall expire, shall be chargeable in their private and individual capacities, and shall be held for the payment and redemption of all bills which may have been issued by said corporation, remaining unpaid, in proportion to the stock they may respectively hold, *Provided however*, That this liability shall continue for the term of two years only from and after notice given in the newspaper, which shall publish the laws of the State that such charter has expired.

Sec. 30. *Be it further enacted*, That any Stockholder of any Bank, who shall have been obliged to pay any debt or demand against said Bank out of his individual property, shall have a bill in equity originally to be tried in of the Supreme Judicial Court, to recover of the Directors through whose official mismanagement such liability was incurred, if any, or if not through their mismanagement, to recover the proportional parts of such sums of money as he may

have so paid, from the other Stockholders, who may be liable for the same, and such damages and costs as the Court may decree, and said bill of equity may be inserted in a writ of attachment or original summons.

Sec. 31. *Be it further enacted*, That the Governor with the advice of the Council, be authorized and directed to appoint two Commissioners whose duty it shall be at least once a year and as much oftener as the Governor and Council shall deem it expedient to inquire into and examine the doings and transactions of the several incorporated Banks in this State, and generally to ascertain the state and condition of the same and whether there has been any departure by brokerage or otherwise from the ordinary business of Banking associations; and said commissioners shall make report of their doings to the Governor and Council, to be laid before the Legislature.

Sec. 32. *Be it further enacted*, That the Commissioners appointed by the Governor and Council as aforesaid, shall have a right to examine into the doings of any Banking corporation, chartered under the authority of this State, with power to send for persons, books and papers, and shall have free access to all their books and vaults, and if upon such examination it shall be found and after a full hearing of said corporation thereon, be determined by the Legislature, that said corporation have exceeded the powers granted them, or failed to comply with any of the rules, restrictions and conditions provided in the laws relating to them, their charter may thereupon be declared forfeit and void, and if any officer of any Bank or other person having charge of the books and property of any Bank, shall refuse or neglect to exhibit said books and property, or shall in any way obstruct said examination by the Commissioners aforesaid, he or they so offending shall be guilty of misdemeanor, and on conviction thereof shall be punished by a fine not exceeding ten thousand dollars, or imprisonment at hard labor for a term not less than one nor more than ten years or by a fine and imprisonment, as aforesaid, at the discretion of the Court.

Sec. 33. *Be it further enacted*, That if at any time any Banking corporation shall refuse or neglect to pay any of its bills when duly presented at its Bank-house for payment in banking hours, or to pay any deposits made by any person or persons on demand, and shall for the space of fifteen days thereafter neglect to pay or tender payment of such bills and deposits, the holder or holders of such bills and the person or persons making said deposits may make complaint thereof in writing to any Judge of the Supreme Court, whose duty it shall be thereupon to cause the President and Cashier of such Bank, to be notified to appear before him at such time and place as he may appoint, to answer to such complaint and shew cause against further proceedings thereon; and if said President or Cashier shall not appear, or appearing shall not shew sufficient cause against further proceedings, it shall be the duty of such Judge thereupon, to appoint three disinterested and discreet Commissioners, who shall give bond with sufficient sureties for the faithful discharge of their trust, to the satisfaction of such Judge, in such sum as he shall determine, to take into their custody and possession, all the books, papers, property and estate of such corporation, and such Commissioners or the major part of them, shall thereby be authorized to demand and receive of the President, Directors and Cashier of any such Bank, all its real and personal estate, with all the evidence of debts due to such Bank making and delivering to such President, Directors and Cashier, or either of them accurate lists and memoranda of such estate, books and debts, and it shall be the duty of such Commissioners, or the major part of them, and they are hereby authorized forthwith to dispose of such estate and collect such debts, and pay the demands against such corporation.

Sec. 34. *Be it further enacted*, That such Commissioners, or the major part of them, shall be authorized and empowered to sell at public auction after giving thirty days' public notice of such sale, any real estate belonging to such corporation, and any mortgage upon real estate belonging to such corporation, and to make and deliver in the name of such corporation any deed or other instrument necessary to the due and complete transfer and conveyance of such estates and mortgages, and said Commissioners, or the major part of them, shall further be authorized to collect all debts due and owing to such corporation, and to commence and prosecute in the name of the corporation, or in their capacity as Commissioners as aforesaid any action necessary to the collection of such debts: *Provided*, That so soon as such Commissioners shall have realized from the property of the corporation a sum sufficient to pay all its debts, their power shall cease, and it shall be their duty to surrender to such corporation, all the remaining property and estates, together with all the books and papers belonging to it.

Sec. 35. *Be it further enacted*, That such Commissioners shall be entitled to

their own use for their services, such sum as may be agreed upon between them and such corporation, and in case of disagreement such sum as shall be determined by any one of the Justices of the Supreme Judicial Court.

Sec. 36. *Be it further enacted* That if the President, Directors and Cashier of any such Bank shall upon demand made by such Commissioners refuse or neglect to surrender to them all the books, papers, property, estates and demands of such corporation, such President, Directors and Cashier so refusing and neglecting, shall thereupon severally become liable in their individual capacity for the payment of all debts due from such corporation, and any creditor to such corporation may have and maintain his action against such President, Directors and Cashier or either of them, to recover in their individual capacity, the amount of his just demand against such corporation.

Sec. 37. *Be it further enacted*, That such Banks in this State, as now exist, and whose charters shall not be renewed or extended according to the provision of this act, shall continue corporate for and during two years from the time when their charters shall respectively expire, for the sole purpose of collecting their debts, selling and conveying their property and estate, and remaining liable for the payment of all debts due from such corporation, and being capable of prosecuting and defending suits at law, and of choosing Directors for the purpose aforesaid and for closing their concerns.

Sec. 38. *Be it further enacted*, That no Acts, or parts of Acts, inconsistent with the provisions of this Act, shall have effect upon, or in any way apply to the Banks, which may hereafter be incorporated, or whose charters may hereafter be extended, after the time when such incorporation or extension shall take effect: *Provided*, That nothing herein contained shall be construed to repeal any of the provisions of an Act entitled "An act to prevent frauds in the business of Banks, and of public officers and trusts," passed the twenty-sixth day of February, in the year of our Lord one thousand eight hundred and twenty-five: *Provided also*, That this Act shall be in force and take effect from and after the first day of October next.

[Approved by the Governor March. 31, 1831]

A SLEEPY FAMILY.—A gentleman from Branford gives us the following information of the effects of a thunder storm one night last week. He says that a house in Branford was struck by lightning, while the family, consisting of a man, his wife and two daughters were under the dominion of Morpheus—that the electric fluid entered the roof, passed through a bed post, shivering it to atoms; destroyed an old bureau and several other articles in the room where the daughters slept; that it then descended into the bed room where the parents slept; here the lightning played some 'fantastic tricks,' by tearing the bedstead, destroying furniture, and committing other riotous acts—but still, amid this 'wreck of matter,' the whole family continued to snore, unconscious of the chaos around them, or their 'hair's breadth' escape from death. Our informant states that they awoke about sunrise, and were startled at the smell of brimstone and the appearance of their habitation. On examination, they found large splinters which had been torn from the furniture and thrust into the bed. They considered it a *miraculous escape*.—*Conn. paper.*

Terrible Explosion.—A Rio Janeiro paper of April 18th contains an account of a violent thunderstorm which descended upon port Alegre on the 11th of March. The rain fell in torrents, and the lightning struck in several places. A powder-house about a league from the city, containing 37,500 pounds of powder, was struck and blown to atoms. The explosion shook the whole city like an earthquake. The houses on the margin of the river felt the shock most, and every building received more or less injury. All the materials of the powder-house were thrown to the distance of more than 200 rods; the foundations were torn up, and not a tile or beam was left. The woods in the immediate vicinity were swept down, and the largest trees torn up by the roots. At a distance of 19 or 20 rods from the magazine, a military guard was quartered, and although the building which they were in, was greatly injured, particularly in the roof, not a single soldier suffered any material harm. Several cattle, which happened to be near, were killed.

LOSS OF THE SHIP JAVA OF BATH.

The ship Java, Jellerson, from New Orleans, for Boston, has been totally lost on the Collaradoes, west end of Cuba. The Captain and crew were saved, and arrived at Havana on the 25th ult.—Her cargo consisted of 906 bales of cotton; 100 hds Tobacco; 30 puncheons Rum; 2106 pigs lead; 209 boxes Glass, &c. &c. The ship belonged to Mr. Purinton of Bath. Insurance on the vessel and cargo had been effected at the following offices in Boston: Columbian \$12,000; Merchant's \$6,000; New England 10,000; Franklin 11,600; Boston 8,000; Manufacturer's 5,000; Ocean 4,500.

The Jackson papers, in order if possible to divert the public attention from the disgraceful quarrels which are going on and continually breaking out in their party, are all gravely informing their readers of direful divisions and discords existing among the National Republicans—which is all no more nor less than sheer *humbug* and *nonsense*. The National Republican party throughout the Union is firm, spirited and united. HENRY CLAY is their candidate for the Presidency and the *only* candidate—about this there is no division—no mistake.—In this State the Republican party is as completely united as a party can be—and in September next will make their union manifest. *Smithism* as well as *Jacksonism* is getting into bad odour among us. If Jackson is the tool of Van Buren & Co. so is Smith the tool—the willing, pliant tool of W. King & Co. The one fact is just as obvious and manifest as the other. The people are in favor of putting down both concerns and putting up better ones.—*Somerset Journal.*

If the following from the Washington Globe, be true, Gen. Jackson's prospects are more cloudy than ever:

"Upon a knowledge of these facts we predict that both Mr. Clay and Mr. Calhoun will be candidates for the Presidency—warring upon Gen. Jackson, but amicable to each other. They will play into each other's hands, while they pretend to keep up a competition for the principles in the North and South with which each has sought to identify himself. In the ANTI-TARIFF STATES, Mr. Clay's partisans will go for Mr. Calhoun, in the hope that they can, by uniting with the portion of the Jackson strength which he may be able to draw off, give him the vote of these States. In the TARIFF STATES, Mr. Calhoun's partisans, will, for the same reason, go for Mr. Clay.—The principal effort will be to give Virginia to Calhoun, and Pennsylvania, to Clay." *Globe*

COMMUNICATION.

FOR THE OBSERVER.

MR. EDITOR.—Is it not passing strange, that in an inland County like Oxford, 'The American System' should be held in so poor repute? What do men think? Because they supported Gen. Jackson for the presidency—because they uphold him in his system of proscriptions—in his cruel, unfeeling and unrelenting policy towards the "poor Indians"—in his bitter and rancorous hostility to the United States Bank—because they do all this, do they suppose they must fall in with and support any thing and every thing else, which he supports—however ruinous or detrimental to their country or themselves? and oppose what he opposes, however beneficial? It seems so—and we know not as it is very strange.—Men who can, will go as far as these men do, for party and party only—support such men and such principles at all lengths, we confess we know not what measures there are, however ruinous, that such men will not support, if only endorsed by their idol—Yes, Sir, in this very County of Oxford, we see men opposing and for no other earthly reason, than because their party—their "greatest and the best" so do; a system the most advantageous to individuals and to the county at large, upon the durability of which essentially depends the future wealth and prosperity of the country. There is perhaps no county in the State, which should be so much united in the 'American System,' as Oxford—no one to which its advantages would be greater. There is no section of the country better calculated for wool-growing than this. Its thousand hills which cannot be rendered profitable in any other way, are capable of and excellently adapted to the keeping of vast and extensive flocks of sheep.—Yea, they do: perhaps there is no county in the State that produces so much wool as this, in proportion to other branches of farming. How has the "accursed, the abominable Tariff" operated upon our wool-growers? its benefit has been incalculable. A common farmer with his thirty sheep, may keep and manufacture sufficient for the consumption of his family and sell for the "ready rhino," to the amount of fifty dollars—yea, I know of many that have done it, who in years past ere the System got fairly at work, did not receive one fourth part of that sum neat profit from their flocks.

Mr. —s flock shears one thousand weight of wool—he has sold it for between six and seven hundred dollars, yet he curses Clay and the abominable Tariff—laments to the skies Jackson and his minions, men, who if they had the power would abolish the American System *in toto*. Then instead of getting seven hundred dollars for his wool, it might possibly bring him two hundred dollars; should he be so fortunate as any way to make a sale of it. Blind man! Curse the policy which, if supported and maintained will be the very making of your County, your fortune and your neighbors. Only look at it for a moment, abolish the duties and you cannot raise a pound of wool to sell—for there will be nobody to buy.—"A war of extermination" will knock every factory in the head in this country—and here is the only market for the wool of the Ameri-

W. M. E. COODNOW.
Norway, June 20.

From a Correspondent of the Saturday Courier at Madrid.

Personal Character and Manners of the King and Queen of Spain.

A false coloring has been thrown upon the character of the King of Spain. His manners are those neither of a haughty despot, nor a gloomy autocrat, as the world generally imagines; on the contrary, his deportment approaches to the vulgar cast, and in the main, is devoid of dignity. His faults do not emanate from his disposition, or any organic deficiency of intellect; but from education. He is a good-tempered, or more correctly speaking, a good-natured man, and lives upon the most familiar footing with his household and immediate dependents, who are, therefore, to a man, well affected to him. He is conscious of his intellectual inferiority, and his want of education; these he frequently strives to conceal by exhibiting an excessive degree of obstinacy where it is least expected. By nature, he is neither cruel nor sanguinary, but he does not possess energy of character enough to prevent the evils which others perpetrate in his name; hence he is made to stand God-father to many an atrocious act, which he has neither willed nor sanctioned, but simply permitted. Irresolute, and in the habit of suffering himself to be persuaded to the most important steps by the insinuations of parties who occupy the lowest stations in life (particularly his domestic servants, than whom no individuals sway him with equal "absolutism") it would be ridiculous to imagine, that he adheres to any settled line of policy; it is morally impossible therefore for any one to divine beforehand, what may, or what may not, be the pleasure of his Most Catholic Majesty. Ferdinand is, in fact, indolent and fond of sensual pleasure; indifferent as man can be, to religion or his ghostly confessor, and therefore any thing but a bigot. As he has himself declared, he is "much less of a Royalist, than many of his 'absolute' adherents; nay, it is a question, whether he would have any insuperable personal objection to be placed at the head of a constitutional form of government, provided always, that his throne were safely secured to him; and that he had nothing to apprehend from the domineering and reckless spirit of Republican ambition. He is not the man to suffer a minister to be forced upon him. One of the most striking features in his character is the suspicion and want of confidence, which he manifests towards those very persons who are supposed to hold the nearest place in his affections. At the identical moment when his favorite conceives himself standing upon the surest ground, and fancies that he has his master's will completely at command, he is probably on the eve of being hurled from his pinnacle. This treachery of disposition is generally supposed to originate in the treatment which he experienced at his mother's hands; he was notoriously disliked by her, and, on that account, obliged to be perpetually on the look-out against her intrigues. It is a common practice with him to make his appearance in the corridor, with cigar in mouth, and to put such questions as these to the first well-dressed person whom he may chance to encounter:—"Well, Señor, what says the world to such and such a decree?" "What do the people think of so and so's appointment?"—And he walks back with the answer, in full assurance that he is master of the public opinion; though, most probably, he is merely the dupe of some minion of the Camarilla, who has been designedly thrown in his way. It follows, in the natural course of things, that the cajolery which has been put upon him becomes a source of perpetual embarrassment to his ministry, and frequently puts a most unmanageable spoke into the wheel of government; yet this very conduct has its effect with the lower classes, and renders him to no inconsiderable extent, a favorite with the multitude. His manner towards the *corps diplomatique* is gentlemanly, and at times, cordial and hearty; but nothing can exceed the vacuity of conversational talent which characterises the circles to which they are admitted. His audiences are held twice in the week, on Thursdays and Sundays, at the latter of which it is expected the several embassies should pay their *devoirs*; they are punctiliously marshalled in the presence, according to their respective ranks, the king and queen then enter, with the members of the Royal Family, and walk round, despatching some with kind words, and others with a mere obeisance. Of course, nothing but "common-places" are suited to such a scene; but as to dinners or balls, which may bring foreign representatives into immediate contact with the Spanish sovereign, so long as Spanish etiquette remains what it is. I have not yet touched upon one particular feature in his Majesty's character, which will always secure to him a large portion of his subjects' attachment—he is a Spaniard, every inch of him. Even with foreigners, nothing satisfies him but conversing in his native tongue; and if his guests are at all dear to them, they will be wary of addressing him themselves in any other. As to French, he came back from Valencay worse than he went.

His young consort continues to engross his affection; and many a hope for the future is derived from her influence over him. She is a general favorite;—with youth, beauty, liveliness, and affability to win men's hearts, she is sure to please wherever she moves, and forms a delightful contrast with Ferdinand's late queen, who, besides being a bigot, and living a life of seclusion, would neither allow others nor herself the most innocent recreations. The masquerade and the theatre were an abomination in the eyes of that rigid saint. Our present queen, on the contrary, is a constant promenader on the Prado, and mixes with the multitude, walking arm-in-arm with his Majesty, attired in the national costume, the *mantilla* and *basquina*, which set off her person admirably. On these occasions the King himself appears in a plain dress, and without any escort, independently of a servant in livery, who walks a few paces in advance of the royal couple. The same plain "at home" is her Majesty's delight, both at the palace and the *sitios*, or the King's country-seats.

Victims of the first French Revolution.

The London Albion publishes a detailed account of human beings guillotined, shot and drowned by the Furies of this Revolution. It is indeed enough to make "each drop chill in the veins into so many globules of ice."

One Sovereign	1
Of noble rank, males	1,276
do. females	750
Laborers' and mechanics' wives	1467
Of religious societies, females	350
do. males	1,135
Of other classes, males and females	13,633
	18,614
Females who died in pre-mature labor	3,400
Pregnant women, &c.	348
Women killed in La Vendee	15,000
Children do.	22,070
Brought to an untimely end during the convulsions in La Vendee	900,000
Victims under the proconsulate of Carrier at Nantz viz	
Children shot	500
do. drowned	1,500
Females shot	264
do. drowned	500
Clergy shot	300
do. drowned	460
Individuals of noble families drowned	1,400
Mechanics, &c. drowned	5,300
Killed by other violences, Victims at Lyons	21,776
	31,000
Total,	1,032,362

Yet this black catalogue does not comprise the massacres at Versailles, the Carmes, l'Abbaye, the Glaciere d'Avignon, the fusillades at Toulon and Marseilles, after the taking of those towns, and the bloody deed at Bedoin, in Provence, where the entire population of the town was exterminated!

At the first meeting of the "Maine Association for improvement in the breed of Horses," called agreeably to the previous public notice required by law, at Palmer's Hotel, in Augusta, on Wednesday the 15th day of June instant, Gen'l Joseph Chandler being chosen Chairman, and William Woart, Jr. Secretary—the following officers of the Association were duly elected, viz:

- Gen'l Joshua Wingate, Jr. of Portland, President.
- William Woart, Jr. of Augusta, Recording Sec'y.
- Gen'l Jos. Chandler, of Augusta, Cor. Sec'y.
- Allen Lambard, Esq. of Augusta, Treas.
- Benja. Brown Esq. of Vassalboro'.
- Col. John Spring, of Saco.
- K. G. Robinson, Esq. of Hallowell.
- Col. Joshua Carpenter, of Castine.
- George W. Stanley, Esq. of Winthrop.
- Hon. Timothy Boutelle, of Waterville.
- Hon. Cornelius Holland, of Canton.
- Col. Charles Q. Clapp, of Portland.
- Hon. James Bates, of Norridgewock.
- Albert Smith, Esq. of Nobleboro'.

Voted, That any citizen of this State who shall pay five dollars into the Treasury, previous to, or at the time to which this meeting shall be adjourned, shall be a member of the Association.

Voted, That Joseph Chandler, Amos Nourse, Rufus K. Page, Reuel Williams, and Cyrus Knapp, be a Committee to prepare a code of Bye-laws, and report the same at the time to which this meeting shall be adjourned.

Voted, That this meeting be adjourned to the 13th day of September next, at Palmer's Hotel, in Augusta, at 10 o'clock, A. M.

WM. WOART, Jr. Secretary.

The city debt of Boston is now \$880,330 75, and the city possesses in bonds and good notes, \$234,095.

Vegetable Pulmonary

BALSAM;

For sale Wholesale and Retail by ASA BARTON.

The most valuable remedy discovered for Consumptions, Asthma, Pleurisy, Spitting of Blood, Hooping Coughs, and Pulmonary Affections of every kind.

It is impossible to present the public with all the evidence which the proprietors possess in favor of the highly salutary operation of this BALSAM, as certificates of its happy effects are continually received. A few however will be given for the satisfaction of those who may be troubled with the complaints for which this balsam is offered as a remedy.

NEW CERTIFICATES.

Certificate of Gen. Blanchard.

I was, about the 1st of May, 1828, troubled with the following distressing symptoms: Faintness, pain through the back and left side, tightness across the chest, difficulty of breathing, tickling in the throat with a sense of suffocation, night sweats, loss of appetite, debility, swelling of the feet and ankles, raising of mucus, with severe fits of coughing, more particularly morning and evening, with a great prostration of strength and a disposition to be bolstered up when in bed—about the 20th of August I was reduced so low that my friends gave me up as incurable; about this time I heard of the Vegetable Pulmonary BALSAM, and after much solicitation, was induced to make a trial—(all other remedies had failed,) and was surprised at the sudden relief it gave me. I continued taking the balsam until my health was restored, and do most cheerfully recommend it to all those who may be troubled with consumptive complaints. About the 10th of Feb. last I took a violent cold which brought on similar symptoms as above described. I immediately procured a bottle of the balsam and found relief in a few days, which to me, is a very strong proof that it was the Balsam that relieved me in the first instance.

REUBEN BLANCHARD.

Peacham, March 4, 1829.

BROWN'S DROPS FOR FITS.

THIS valuable Medicine has been used in several instances with success for the cure of Fits.—Numerous Certificates of its efficacy have been received from persons of the first respectability.—The following from John Whipple, Esq. is sufficient to show its value:

I JOHN WHIPPLE, of Hooksett, certify and say, that my child was attacked with fits in a very dangerous degree. Medical aid seemed to have had little or no effect. I applied to Mr. Brown, and he gave me a phial of his Drops, which I gave to my child as directed by said Brown; and I have no doubt they were of much service. After administering one phial fall to my child, the fits left her, and she has been in perfect health ever since. JOHN WHIPPLE.

IMPERIAL ITCH OINTMENT.

THE great and merited reputation this elegant Ointment has acquired in places where its active and salutary properties have been tested by the most uniform and extended success, affords ample and conclusive proof of its being a mild, cheap and efficacious cure for the Itch, and other unpleasant and irritating eruptions of the skin.—Its application is easy: requires no change of dress or bed clothes—gives additional freshness and beauty to the skin, is free from disagreeable smell, and may be used with perfect safety by the most delicate constitutions.

DIRECTIONS FOR USING.—Apply such quantities to the parts affected as will readily absorb, and repeat it at different times until the pimples disappear, which they will generally do after two or three applications. One box cures a grown person, less cures a child.—Price, twenty-five cents a box.

JOHNSON'S AMERICAN

ANODYNE LINIMENT,

OR,

LIQUID OPODELDOC.

SUPERIOR in strength and salubriousness to any of the kind ever offered to the public. It is used with the most happy effects for Rheumatism, for strains, bruises and swellings: for asthma, for hooping cough: for pains and soreness in the stomach and sides: for pains and itching in the ears, &c. &c.

It is a certain cure for sore lips, toothache and CHILBLAINS.

*In consequence of the unprecedented demand for this Opodeldoc

the price has been reduced to 37 1-2 cents each.

All of the above together with most medicines wanted by families, are constantly on hand and for sale by ASA BARTON, Agent.

Norway, Aug. 16, 1830. 1amly.

PROSPECTUS

of a paper to be published at Hallowell, entitled

EASTERN BANNER

AND PEOPLE'S PRESS.

WHEN a new Journal is proposed for the public, it is usual and proper to declare the objects for which it is to be established, and the principles by which it will be governed. The publishers of the *Eastern Banner and People's Press* think it incumbent on them to say, that the leading objects for which this paper is to be established are; to promote the cause of truth, to guard and sustain our republican institutions, and to expose prejudice, ignorance and vice.

In calling public attention to the dangers that beset our free institutions, we shall bring into prominent view the nature and influence of SECRET SOCIETIES, or combinations of men organized and set in motion by laws carefully concealed from the people, and extending throughout the Union. The fact that such societies exist, thus organized, and on such a gigantic scale, is well known, and ought to arrest the attention of every friend of civil liberty. The facilities which they furnish for concealed effort for evil purposes—for personal promotion and favoritism on the one hand—for undermining hostility on the other, are of sufficient moment in our view, to require a public, free, and full examination. Secrecy is essentially anti-republican: it is uncongenial with our institutions. Our elections are held in public, our courts of justice sit in public, our legislatures deliberate in public. The eyes of the people has free scope through all the operation of our social and political system. An institution that runs counter to the whole current of our civil and political usages, whose very essence consists in secrecy, whose vital principle is concealment and mystery, surely deserves public attention and investigation. Such attention and investigation we propose to bestow upon it. We shall address ourselves to the honest judgment and good sense of our fellow citizens, to whom is committed the sacred trust of preserving our free institutions from every pernicious influence, and handing them down unimpaired to future generations.

As to the principles by which our paper will be governed it is important to state, that it will not espouse the cause of either of the present political parties in the United States, or in this State; but will be devoted to the great cause of Education, Virtue, Temperance, and Morality generally, and the interests of Agriculture and Industry in all their branches. It will be our purpose at all times to give the news of the day, a full portion of miscellaneous reading, and impartial information respecting political occurrences and events. And lastly, being ourselves advocates of free investigation, it is our resolve to establish and preserve a *Free Press*—free in every sense of the word.

All those who feel friendly to the objects for which this paper is to be established, are respectfully and earnestly requested to extend their support and exert their influence in its favor.

With these principles and sentiments in view, we solicit the patronage of all who are desirous to avert the dangers to be apprehended from FREEMASONRY, an institution in its nature and tendency both anti-republican and anti-christian.

Terms.—This paper will be published weekly, on a super-royal sheet, with a neat and fair type, to commence about the fourth of July, at two dollars a year, if paid within six months from the time of receiving the first number; two dollars and fifty cents at the end of the year: a discount of ten per cent for payment in advance.

ANSON HERRICK,

T. H. FARWELL.

Hallowell, May 12, 1831.

Agency in Philadelphia.

OFFICE OF THE LADY'S BOOK. }

112 Chesnut street, opposite the Post Office. }

L. A. GODEY & CO. offer their services to collect for their city and country friends, and all others, having claims against individuals and others in Philadelphia. They have determined to devote a considerable portion of their time to this new branch, and are well convinced that their exertions will give satisfaction to their employers. There are no doubt many persons at a distance having claims that might be collected, were they aware of responsible persons to address. The great expense in many instances paid for Lawyer's fees, and where there has been no necessity for such a proceeding, prevents many lawful accounts from being adjusted. They will receive bills and accounts from any part of the country, which will be immediately attended to and the proceeds applied in this city, or forwarded by mail as may be directed. No charge in any case will be made unless the money is actually collected. The commission in every instance, to be charged on collections, will be 10 per cent. Postage must be paid, or all letters will be re-enclosed and returned to the person sending.

BOOTS, SHOES, &c. &c.

BURNS & BEAL

Respectfully gives notice to his friends and the public that he has just received and offers for sale a good assortment of Gentlemen and Ladies' thin SHOES;

Morocco, Kid, and Prunella Shoes;—An elegant assortment of Children's Shoes—Also, for sale a good assortment of Goat Skin Morocco; Sheepskin Morocco of all colors for children's Shoes, together with Binding and Lining;—Bell's celebrated Paste BLACKING, equal to any and excelled by none, which being prepared with oil will not injure the leather; Essence of different kinds; Combs; very nice Satin Lasting, suitable for Gentlemen's summer wear, and shoes; Pink Cambric; Prest Crape; Rosin; Fancy Boxes; Shoe Thread, and a variety of TOYS for children.

Boots made in the best style.

A first rate Journeyman is wanted at the above business.

Norway Village, June 13.

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NEW-YORK REFORMED

MEDICAL COLLEGE.

THE Public are respectfully informed that an Institution is established, and in successful operation, in the city of New-York Eldridge street, between Grand and Broome, denominated the "REFORMED MEDICAL COLLEGE," under the jurisdiction of the Reformed Medical Society of the United States;—that this Institution has arisen from its own intrinsic merits, notwithstanding the opposition of illiberal and interested Physicians, to an eminence and celebrity which has exceeded the most sanguine expectations of its friends.

In this College, a system of practice is taught altogether superior to that taught in other Medical Schools, or pursued by other Physicians, the remedial agents being principally derived from the vegetable kingdom. Its efficacy has been proved for more than half a century, combining the improvements of the most distinguished Medical Reformers of this or any other age. It has been tested in every variety and form of disease, and its salutary effects witnessed where the mercurial or mineral treatment had been pursued without the least effect, except great injury to the constitution. Its superiority has been so repeatedly demonstrated, as to satisfy the most wavering and sceptical; and it is chiefly owing to this success, that we are indebted for the elevated character and reputation of our Reformed Medical Colleges. In short, the system of practice we teach, "like the Doric Column, stands simple, pure and majestic, having fact for its basis, induction for its pillar, and truth alone for its capital."

The necessity of an Institution of this kind, under the direction of competent Professors, must be strikingly evident to all who have reflected upon the subject of medical Reform. The prevailing practice of Physic and Surgery is generally admitted to be replete with danger to the health and lives of mankind. MERCURY, the LANCET, and the KNIFE, are now the means chiefly relied upon for the removal of almost every disease incident to the human body, notwithstanding their deleterious effects are so universally known and experienced.

The benefits to be derived by an attendance at this Institution, will, we trust, be duly appreciated by those who wish to acquire a correct knowledge of the healing art. Here the Student will be taught all the ordinary routine of practice that is deemed necessary, in addition to the Botanical; and in consequence of his residing in the Institution, and pursuing a systematic course of study, combining each of those departments, he may acquire a knowledge of both in a short space of time, and at a very small expence, in comparison with that of other Medical Colleges.

The following are taught, both on the old and modern, or Reformed System, by lectures, recitations, examinations, and suitable text books:—

1. Anatomy and Physiology.
2. Materia Medica and Pharmacy.
3. Theory and Practice of Physic and Surgery.
4. Midwifery.
5. Theoretical and Practical Botany.
6. Chemistry.
7. Medical Jurisprudence, &c.

There being an Infirmary connected with the College, the Student will have the benefit of Clinical Practice, by which the experimental, or practical part of medicine, will be acquired with the theory.

There will be no specified time to complete a course of study; but whenever a student of qualified to pass an examination, he will receive a Diploma. Some will require one year, others two or more years, to complete a course in studies.

Students will have an opportunity of attending the New-York Hospital, in addition to the Infirmary, where many hundreds of medical and surgical cases are daily exhibited, and Lectures delivered, Operations performed, &c. with the benefit of an extensive medical library.

For the information of some, we wish to state that this System of Practice has no connection with that disseminated by Dr. Samuel Thompson.

REQUISITIONS.—The qualifications for admission into the school will be;—1. A Certificate of good moral character. 2. A good English education.

TERMS.—The price for qualifying a person to practice, including board and all the advantages of the Institution, will be at the reduced price of \$250, payable in advance; or \$150, in advance and \$150 at the time of graduating.—Some allowance will be made for those in indigent circumstances.—The price of a Diploma, will be ten dollars.

Every student will be expected to supply himself with bed and bedding, books, fuel, &c. which may be purchased in this city at a very small price.

We have the pleasure to announce that our School is in successful operation; there having been about thirty graduates during the present spring, and that there is an opening and a demand in every section of the United States for those educated in its Principles and Practice.

Those wishing further information, will please address a letter (post paid) to the undersigned.

The public are cautioned against the reports and misrepresentations of interested Physicians, who are unacquainted with the System of Practice, and the Principles on which it is founded.

Students may enter the School at any period, but the Spring, or Fall, is preferable.

W. BEACH, M. D. PRINCIPAL.

N. York Reformed Medical College, May, 1831.

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THIS is the title of a new publication, issued from the office of the Journal of Health and conducted by an association of the members of the Bar. It is published semi-monthly, at \$1.50 per year, in numbers of 16 pages each.

S. COLMAN, Portland.

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